

In re:
Bruce T. Sloan
Lisa A. Sloan
Debtors

Case No. 15-15104-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Jan 11, 2021

User: admin
Form ID: 3180W

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Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bruce T. Sloan, Lisa A. Sloan, 5740 Wissahickon Avenue, Philadelphia, PA 19144-5601
14330922	+ Aurora Financial Group, Inc, c/o Flagstar Bank, P. O. Box 660263, Dallas, TX 75266-0263
14254125	U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, P.O. Box 660820, Dallas, TX 75266-0820

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 12 2021 03:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 12 2021 03:26:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13579095	+ Email/Text: compliance@iqdata-inc.com	Jan 12 2021 03:26:00	I.Q. Data International, PO Box 2130, Everett, WA 98213-0130
13565524	EDI: IRS.COM	Jan 12 2021 06:33:00	IRS, Fresno, CA 93888-0419
13626828	EDI: CHASEAUTO	Jan 12 2021 06:33:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
13581203	Email/Text: camanagement@mtb.com	Jan 12 2021 03:25:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
13586541	EDI: PENNDEPTREV	Jan 12 2021 06:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13586541	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 12 2021 03:26:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2021 at the address(es) listed below:

Name	Email Address
ANDREW F GORNALL	on behalf of Creditor M&T Bank agornall@kmllawgroup.com bkgroup@kmllawgroup.com
BRIAN E. CAINE	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust bcaine@parkerccay.com BKcourtnotices@parkerccay.com
JOHN L. MCCLAIN	on behalf of Defendant Bruce T. Sloan aaamcclain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Defendant Lisa A. Sloan aaamcclain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Joint Debtor Lisa A. Sloan aaamcclain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Debtor Bruce T. Sloan aaamcclain@aol.com edpabankcourt@aol.com
JONATHAN WILKES CHATHAM	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
KEVIN G. MCDONALD	on behalf of Creditor Aurora Financial Group Inc. bkgroup@kmllawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com
KEVIN S. FRANKEL	on behalf of Creditor Selene Finance L.P. as servicer for MTGLQ Investors L.P. pa-bk@logs.com
LEEANE O. HUGGINS	on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation loismvitti@vittilaw.com nicole@vittilaw.com
MATTHEW CHRISTIAN WALDT	on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Aurora Financial Group Inc. bkgroup@kmllawgroup.com
THOMAS I. PULEO	on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
WILLIAM EDWARD CRAIG	on behalf of Creditor JPMorgan Chase Bank N.A. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

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Information to identify the case:

Debtor 1	Bruce T. Sloan	Social Security number or ITIN xxx-xx-0903
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Lisa A. Sloan	Social Security number or ITIN xxx-xx-4823
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 15-15104-mdc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruce T. Sloan

Lisa A. Sloan

1/11/21

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.